

NCPW 2005 (Feb 2005 revisions)
Quiz – Identity Theft: When Fact Becomes Fiction

For each correct answer, give yourself 10 points. For each incorrect answer, give yourself zero points. The grading scale is provided at the end of the quiz. Good luck.

1) True or False: ID theft has affected millions of American consumers.

Answer: True: A 2003 survey commissioned by the Federal Trade Commission revealed that an estimated 27 million Americans have been victims of the crime in the last five years, nearly 10 million in the last year alone.

2) Identity thieves can get your personal information by:

- a. Stealing your wallet or purse
- b. Stealing your mail or completing a 'change of address form' without your knowledge
- c. Rummaging through your trash at home or at a business, a practice known as "dumpster diving"
- d. Using personal information they find on the Internet about you
- e. All of the above

Answer: e: All of the above. And that's not all. For more ways thieves can steal your identity, visit www.consumer.gov/idtheft/understanding_idt.html#2.

3) True or False: When disposing of a computer, it's sufficient to delete files by using the keyboard or mouse commands.

Answer: False. The files may stay on your computer's hard drive. It's best to use a "wipe" utility program to overwrite the entire hard drive; it makes the files unrecoverable.

4) Once identity thieves get your personal information, they can use it to:

- a. Call your credit card issuer and change the mailing address on the card
- b. Open a new credit card account or bank account in your name
- c. File for bankruptcy under your name to avoid paying off debts they've incurred
- d. Counterfeit checks or drain your bank account
- e. All of the above

Answer: e: All of the above. Identity thieves can use your personal information in a variety of ways to commit fraud.

5) To help minimize your risk of becoming a victim of ID theft, you should:

- a. Not give out your personal information by email, Internet, phone or mail unless you initiated the contact and/or you are certain that you know who you're dealing with
- b. Not carry your Social Security card with you
- c. Carry only the identification information and the number of credit and debit cards that you'll actually need
- d. Place passwords on your credit card, bank and phone accounts
- e. All of the above.

Answer: e: All of the above. For more tips, visit
www.consumer.gov/idtheft/protect_againstidt.html#5

6) True or False: If you are a victim of identity theft, it's a good idea to place a fraud alert on your credit reports and review your credit reports periodically. True or False.

Answer: True. The fraud alert on your credit report can help prevent an identity thief from opening additional accounts in your name.

7) If you think someone has stolen your personal information or identification, what should you do to prevent the misuse of that information:

- a. Place a fraud alert on your credit reports, and review your credit reports.
- b. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.
- c. File a report with your local police or the police in the community where the identity theft took place.
- d. File a complaint with the Federal Trade Commission
- e. All of the above

Answer: e: All of the above.

8) True or False: If you have a high speed connection to the Internet, such as DSL or a cable modem, you need a firewall program to help stop uninvited guests from accessing your computers.

Answer: True. A high-speed connection leaves your computer connected to the Internet 24 hours a day. If you don't have a firewall program, hackers can take over your computer and access personal information stored on it or use it to commit other crimes

9) You think you've been a victim of identity theft when you:

- a. Fail to receive bills or other mailb. Are denied credit for no apparent reason
- c. Get calls or letters from debt collectors or businesses about merchandise or services you didn't buy
- d. All of the above.

Answer: d: All of the above.

10) True or False: It's okay to keep your computer and website passwords on a piece of paper taped to your computer.

Answer: False. You should take care to safeguard your passwords. Also, it's a good idea to use a strong password - a combination of letters (upper and lower case), numbers and symbols.

Grading Scale

0 – 49: Study up. You could be putting yourself at increased risk for identity theft. Take care to secure your personal information and not give it out unless you know who you're dealing with; don't carry your Social Security card with you; guard your mail and trash from theft by depositing mail in a secure mailbox and shredding or tearing financial receipts or statements; and carefully review your bank and credit card statements.

50 -79: You could be more vigilant about the security of your personal information. You can lessen your risk by taking some of the above precautions, if you haven't already.

80 -100: Congratulations, you are taking precautions to avoid becoming a victim of ID theft. Keep it up and share your knowledge to make sure that friends, family and colleagues are doing the same.